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Form 132 - 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey 401 Market Street Camden, NJ 08102

Case No.: 15-12477-JNP

Chapter: 13

Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kenneth M. Frank Kim B. Frank

2321 Burroughs Avenue
Northfield, NJ 08225

2321 Burroughs Avenue
Northfield, NJ 08225

Social Security No.:

xxx-xx-2762 xxx-xx-7805

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 6/20/18 Time: 10:00 AM

Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper

Street, Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: May 15, 2018

JAN: lgr

Jeanne Naughton

Clerk, U. S. Bankruptcy Court

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Certificate of Notice Page 2 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Kenneth M. Frank
Kim B. Frank
Debtors

Case No. 15-12477-JNP Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 2 Date Rcvd: May 15, 2018 Form ID: 132 Total Noticed: 27

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
May 17, 2018.
                 #+Kenneth M. Frank, Kim B. Frank, 2321 Burroughs Avenue, Northfield, NJ 08225
+Matthew Bader, Berger Realty, 3160 Asbury Avenue, Ocean City, NJ 08226-2230
db/jdb
                                                              2321 Burroughs Avenue, Northfield, NJ 08225-1063
                  +AES, P.O. Box 61047, Harrisburg, PA 17106-1047
American InfoSource LP as agent for, DIRECTV, LLC
515326944
                                                                                     PO Box 51178,
515545256
                                                                 DIRECTV, LLC,
                    Los Angeles, CA 90051-5478
515326949
                 ++BANK OF AMERICA,
                                         PO BOX 982238,
                                                             EL PASO TX 79998-2238
                  (address filed with court: FIA Card Services, PO Box 15726,
                                                                                                Wilmington, DE 19886-5726)
                  +Bank of America, PO Box 17054, Wilmington, DE 19850-7054
Bank of America, PO Box 5170, Simi Valley, CA 93062-5170
Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
515326946
515326945
                  Bank of America, N.A., P.O. Box 660933, Dallas, TX 7. Citi Cards, PO Box 182532, Columbus, OH 43218

+Discover, C/O Peter Fish, Esq. 1101 Laurel Oak Road,
515563600
515326947
                   Discover, C/O Peter Fish, Esq, 1101 Laurel Oak Road, Suite 130, Voorhees, NJ Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
                                                                                                         Voorhees, NJ 08043-4322
515326948
                  +Discover,
516294028
                   Educational Credit Management Corporation, PO Box 16408, Educational Credit Management Corporatio, PO Box 16408,
516294029
                                                                                            St. Paul, MN 55116-0408,
                    Educational Credit Management Corporatio,
                                                                                            St. Paul, MN 55116-0408
                  +Kivitz McKeever Lee, P.C., 701 Market Street,
                                                                               Suite 5000, Philadelphia, PA 19106-1541
515326950
515374576
                            PO Box 8147, Harrisburg, PA 17105-8147
                  +PennyMac Loan Services, LLC as servicer for, Bank of America, N.A.,
516412625
                    6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
                  +PennyMac Loan Services, LLC as servicer for, Bank of America, N.A.,
516412626
                    6101 Condor Drive, Suite 200, M
Bank of America, N.A. 93021-2602
                                                         Moorpark, CA 93021,
                                                                                     PennyMac Loan Services, LLC as servicer,
                   US Department of Education, P.O. Box 530260, Atlanta, GA 30353-0260 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
515326952
515377079
515326953
                   Wells Fargo Dealer Services, P.O. Box 25341,
                                                                             Santa Ana, CA 92799-5341
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                   E-mail/Text: usanj.njbankr@usdoj.gov May 15 2018 23:23:26
                                                                                            U.S. Attorney, 970 Broad St.,
                    Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
                  +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 15 2018 23:23:20
                                                                                                    United States Trustee,
sma
                    Office of the United States Trustee,
                                                                  1085 Raymond Blvd., One Newark Center,
                                                                                                                      Suite 2100,
                    {\tt Newark, NJ~07102-5235}
515347035
                   E-mail/Text: mrdiscen@discover.com May 15 2018 23:22:39
                                                                                           Discover Bank,
                    Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515563074
                   E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 15 2018 23:31:08
                    Portfolio Recovery Associates, LLC, c/o Lowes Project Card,
                                                                                                 POB 41067,
                                                                                                                 Norfolk VA 23541
                   E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 15 2018 23:30:45 Portfolio Recovery Associates, LLC, c/o Radio Shack, POB 41067, Nor
515563083
515563019
                   E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 15 2018 23:30:46
                    Portfolio Recovery Associates, LLC, c/o Sears Charge Plus,
                                                                                                POB 41067,
                                                                                                                Norfolk VA 23541
                   E-mail/Text: bnc-quantum@quantum3group.com May 15 2018 23:23:13
515467274
                    Quantum3 Group LLC as agent for,
                                                             RaZor Capital I LLC, PO Box 788,
                  Kirkland, WA 98083-0788
+E-mail/PDF: gecsedi@recoverycorp.com May 15 2018 23:31:27
515326951
                                                                                              Synchrony Bank/Lowes,
                    P.O. Box 965004, Orlando, FL 32896-5004
                                                                                                               TOTAL: 8
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**** BYPASSED RECIPIENTS ****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2018 Signature: /s/Joseph Speetjens

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District/off: 0312-1 User: admin Page 2 of 2 Date Rcvd: May 15, 2018

Form ID: 132 Total Noticed: 27

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on May 15, 2018 at the address(es) listed below:

BANK OF AMERICA, N.A. Denise E. Carlon on behalf of Creditor

bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,

summarymail@standingtrustee.com

Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

Kevin C. Fayette on behalf of Debtor Kenneth M. Frank kfayette@kevinfayette.com
Kevin C. Fayette on behalf of Joint Debtor Kim B. Frank kfayette@kevinfayette.com

William M. E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC as servicer for Bank of America, N.A. ecf@powerskirn.com

William M.E. Powers on behalf of Creditor PennyMac Loan Services, LLC as servicer for Bank of America, N.A. ecf@powerskirn.com

on behalf of Creditor PennyMac Loan Services, LLC as servicer for William M.E. Powers, III

Bank of America, N.A. ecf@powerskirn.com

TOTAL: 9